

SOCIO ENVIRONMENT COMPENDIUM





FACULTY OF BUSINESS AND MANAGEMENT UNIVERSITI TEKNOLOGI MARA



AN EMPIRICAL STUDY ON TAKAFUL CUSTOMER-SERVICE PROVIDER RELATIONSHIPS FROM SAUDI ARABIAN PERSPECTIVES

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ISMAH OSMAN
(FBM, UITM)
MOHSIN ABDUR REHMAN
(UNIVERSITY OF OULU, FINLAND)
SAJID MOHY UL DIN
(UNIVERSITY OF LAHORE PAKISTAN)
GHAZAL SHAMS
(ISLAMIC AZAD UNIVERSITY, IRAN)
KHURRAM AZIZ
(PUNJAB UNIVERSITY, PAKISTAN)

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ABOUT

This study attempts to construct a model on a combination of relationship between marketing and service quality dimensions as a significant factor that predict corporate image. The most important element in this study is the mediation factor, corporate reputation, which can mediate the relationship between customer loyalty and corporate image in the takaful (Islamic insurance) context from the viewpoint of Saudi Arabian customers.

DESIGN/METHODOLOGY/ APPROACH

This study employed online survey where an adopted questionnaire was administered to 362 family takaful policyholders from Saudi Arabia. In addition, to test the model on the direct relationships of the related constructs, and to test the establishment of corporate reputation as a mediator concerning its relationship between corporate image and customer loyalty, the structural equation modelling was used.

FINDINGS/EXPECTED FINDINGS

The findings proved that only two dimensions of service quality (i.e. reliability and assurance) and three aspects of relationship marketing (i.e. Islamic ethical behavior, financial, and structural bonds) have a significant impact on the corporate image of takaful providers. Furthermore, the study also indicated that corporate reputation mediates the relationship between corporate image and customer loyalty.

ORIGINALITY/VALUE/ CONTRIBUTION

The highlighted contribution of this study is the specific components of PAKSERV measures that influence the corporate image. It is also found that relationship marketing addressing Islamic ethical behavior, as well as the three facets of bonding – structural, financial, and social bonds – are incorporated and connected to corporate image. Therefore, this study will help to understand the impact of service quality of the PAKSERV model and relationship marketing on corporate image, reputation, and customer loyalty of the takaful providers in Saudi Arabia.

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